

Form 319

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Diane Marie Brooks  
aka Diane Marie Mento, aka Diane Marie  
Ragan  
Charles Wayne Brooks  
Debtor(s)

: Case No. 21-21604-GLT  
:  
: Chapter: 7  
:  
:  
:

**ORDER**

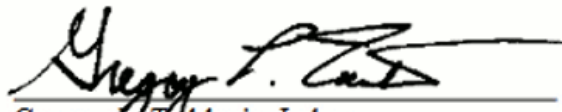
In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

***AND NOW***, this ***The 22nd of November, 2021***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: November 22, 2021

cm: Debtor  
Trustee  
Office of the U.S. Trustee  
Mailing Matrix

  
Gregory A. Taddonio, Judge  
United States Bankruptcy Court

In re:  
Diane Marie Brooks  
Charles Wayne Brooks  
Debtors

Case No. 21-21604-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 22, 2021

User: culy  
Form ID: 319

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Diane Marie Brooks, Charles Wayne Brooks, 4376 Gladstone Street, Pittsburgh, PA 15207-1485  |
| 15393654 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998              |
| 15393657 | + FIRST NATIONAL CRDIT, 500 E 60TH ST NORTH, SIOUX FALLS SD 57104-0478  |
| 15393658 | + FIRST PREMIER, 3820 N LOUISE AVE, SIOUX FALLS SD 57107-0145   |
| 15393659 | ++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, FIRST SAVINGS, 500 E 60TH ST NORTH, SIOUX FALLS SD 57104 |
| 15393665 | USX FCU, PO BOX 3780, HARRISBURG PA 17105   |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | + Email/PDF: rmscedi@recoverycorp.com               | Nov 22 2021 23:30:51 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                        |
| 15393655 | + Email/Text: bknotices@totalcardinc.com            | Nov 22 2021 23:30:00 | Bank of Missouri, 5109 s broadband lane, Sioux falls SD 57108-2208                           |
| 15393656 | Email/Text: mrdiscen@discover.com                   | Nov 22 2021 23:29:00 | Discover Financial Service, PO BOX 15316, Wilmington DE 19850                                |
| 15393661 | + Email/PDF: Citi.BNC.Correspondence@citi.com       | Nov 22 2021 23:41:03 | MACYS, PO BOX 8218, MASON OH 45040   |
| 15393660 | + Email/PDF: ais.chase.ebn@americaninfosource.com   | Nov 22 2021 23:30:33 | JCPENNEY, PO BOX 15369, WILMINGTON DE 19850-5369   |
| 15393662 | + Email/Text: bankruptcydpt@mcmcg.com               | Nov 22 2021 23:29:00 | MIDLAND, 320 E BIG BEAVER, STE 300, TROY MI 48083-1271                                       |
| 15393663 | Email/Text: Bankruptcy.Notices@pnc.com              | Nov 22 2021 23:29:00 | PNC BANK, PO BOX 3180, PITTSBURGH PA 15230   |
| 15394112 | + Email/PDF: gecsed@recoverycorp.com                | Nov 22 2021 23:30:50 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15393664 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Nov 22 2021 23:30:00 | US BANK, USBANK RMS, PO BOX 108, ST LOUIS MO 63166   |

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                   |
|----------|---------------|--|
| cr       |               | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |

District/off: 0315-2

User: culy

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|          |                        |
|----------|------------------------|
| 15393859 | CAVALRY PORTFOLIO SERV |
| 15393851 | DISCOVER FIN SVCS LLC  |
| 15393852 | JPMCB CARD             |
| 15393858 | LVNV FUNDING LLC       |
| 15393857 | MIDLAND CREDIT MANAGEM |
| 15393853 | PNC BANK, N.A.         |
| 15393856 | PORTFOLIO RECOV ASSOC  |
| 15393860 | RECEIVABLE MANAGEMENT  |
| 15393855 | SOUTHWEST CREDIT SYSTE |
| 15393854 | US BANK                |

TOTAL: 11 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Maria Miksich                       | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Rosemary C. Crawford                | crawfordmcdonald@aol.com PA68@ecfbis.com  |

TOTAL: 3